



For eligible employees of the
State of California

A large, stylized map of California is the background for the central text. The map is filled with a pattern of green and white diagonal stripes. Overlaid on this map are several dark green, stylized tree trunks and branches, creating a forest-like appearance.

Employee Assistance Program

Administered by
MBC of California, an
affiliate of Magellan
Behavioral Health

Combined Evidence of Coverage and Disclosure Brochure

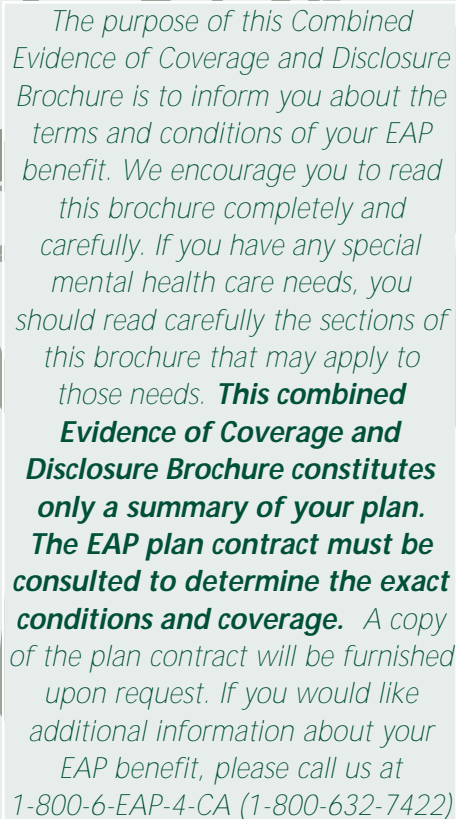


Welcome to the State of California EAP


As a State of California employee, you and your eligible dependents have access to a statewide Employee Assistance Program (EAP). This program is provided by the State of California as part of the State's commitment to promoting employee health and well-being. Offered at no charge to you, the EAP provides a valuable resource for support and information during difficult times, as well as consultation on day-to-day concerns.

The EAP is provided by MBC of California, Inc. (MBC), an affiliate of Magellan Behavioral Health. MBC is one of the nation's most experienced EAP organizations and has been serving California residents since 1983. With counselors available throughout the state, MBC is here to provide you with the assistance you need.

MBC
400 Oyster Point Blvd.
Suite 306
South San Francisco,
CA 94080
1-800-6-EAP-4-CA
(1-800-632-7422)



*The purpose of this Combined Evidence of Coverage and Disclosure Brochure is to inform you about the terms and conditions of your EAP benefit. We encourage you to read this brochure completely and carefully. If you have any special mental health care needs, you should read carefully the sections of this brochure that may apply to those needs. **This combined Evidence of Coverage and Disclosure Brochure constitutes only a summary of your plan. The EAP plan contract must be consulted to determine the exact conditions and coverage.** A copy of the plan contract will be furnished upon request. If you would like additional information about your EAP benefit, please call us at 1-800-6-EAP-4-CA (1-800-632-7422)*



Confidential Assistance, Personalized for You and Your Family

From time-to-time, everyone needs help in dealing with stress, family concerns, money worries, or other problems. Sometimes discussing problems with a friend or co-worker isn't enough. You may need a more objective viewpoint, or a professional perspective on your concerns. That is when the EAP can help.

Through direct counseling and/or referrals, MBC's EAP counselors can help you address problems such as family or marital difficulties, problems with alcohol or drugs, or feelings of depression. You can also receive counseling and/or referrals to community resources for help with financial concerns, child and elder care, and legal matters. Whatever your needs are, your EAP is here for you.

So that you have easy and convenient access to the EAP, MBC has built an extensive network of counselors. MBC's statewide network ensures that the care you need is never far away.

Easy and Convenient Access to Care

The assistance you need is only a phone call away. Simply call MBC toll-free at 1-800-6-EAP-4-CA (1-800-632-7422). Specially trained intake specialists and professional EAP counselors are available 24 hours a day to discuss your concerns **confidentially** and ensure that you receive the assistance you need.

Based on your specific needs, you will be referred to a MBC network counselor for a personal appointment. In addition, assistance is available by telephone. To ensure that you and your family receive the individualized assistance you need, MBC's counselors include psychologists, licensed clinical social workers, certified alcohol and drug counselors, licensed marriage and family therapists, and licensed attorneys. Among these professionals are counselors who also have particular expertise in providing consultation for dependent care and financial concerns.

The counselor you talk to will help you assess your situation, identify options and develop a plan of action to achieve your goals. Depending upon your specific situation, your MBC counselor may provide problem-focused counseling or refer you to another resource. Should you or a family member need assistance beyond the scope of the EAP, your MBC counselor will offer recommendations about where to obtain care.

Your EAP provides you with assistance for a wide range of needs, including:

- *parenting concerns*
- *family and relationship issues*
- *alcohol and drug misuse*
- *emotional problems*
- *stress related to financial and legal problems*
- *conflicts at work or home*
- *other personal problems*



Your EAP Services

Covered Services

Counselors at MBC are experts in providing support, understanding and guidance for a broad range of situations. You can receive assistance for the following seven problem-type categories:

- 1./2. **Alcohol Abuse and Drug Abuse** are major problems that affect millions of people of all ages and in all parts of the country. They not only affect the individual abusing alcohol or drugs, but family members and co-workers as well. MBC counselors can help people handle their addictions. They can also assist employees and family members work through problems associated with a loved one's addictions.
3. **Marital and Family Issues** can be sources of stress and concern. MBC counselors will work with you, your spouse and/or your family to help find effective solutions to problems you may be experiencing.
4. **Emotional, Personal, and Stress Concerns** are common problems that can disrupt your personal life and make your work life difficult. MBC is available to help you, whether you need assistance for everyday stresses, anxiety, depression, or mood swings.
5. **Legal Matters** – The EAP recognizes that employees and their eligible dependents may periodically need professional advice or consultation regarding legal issues and/or problems. To assist these employees, the EAP provides **LIMITED CONSULTATION** for certain kinds of legal matters. This is described in more detail below:

The EAP **DOES NOT** prepare legal documents, provide representation, assist with any formal appeals, address any employment related matters, or any criminal matters.

The EAP **DOES** provide advice and information in **ONE** 30-minute consultation for a single legal issue. Each of these consultations is counted as an EAP "visit." An employee can use the EAP for legal advice for no more than the total number of EAP sessions for which he/she is eligible. Common issues

raised by employees are in the areas of: family law, consumer law, or landlord-tenant relations. Employees who require extensive legal services receive a discount from these attorneys if they enter into a retainer.

The State also offers a low-cost, voluntary, employee-paid Group Legal Services Plan (GLSP). The GLSP provides paid-in-full services for consultation, preparation and review of documents, and court representation on legal issues such as: domestic issues, will preparation, bankruptcy proceedings, consumer protection, real estate, defense of civil actions, criminal mis-demeanors, and serious traffic charges. Employees currently enrolled in the GLSP should access legal services from this plan. Eligible employees who are interested in joining the GLSP can enroll during the annual open enrollment period. Check with your Personnel Office for further details about this plan.

6. **Financial and Credit Problems** can be a source of stress and concern. Are you tapping into your savings to pay bills? Are you working overtime just to make ends meet? Do you worry a lot about money? A "yes" to any of these questions might signal financial difficulties. MBC can help you analyze the problem, develop a budget and, if necessary, look at different resources for further financial counseling.
7. **Dependent Care** is a concern for many people. Here's how MBC can help:
 - **Child Care** – Working parents face the challenge of balancing work and family responsibilities. Often the most difficult demand is finding quality child care. MBC counselors can provide professional assistance in assessing your needs, and identifying and evaluating the options available.
 - **Elder Care** – How to provide care for aging parents or relatives is a concern for many people. There are no easy answers. Important factors to keep in mind are the older person's health and special needs, income, assets and insurance. MBC can help you evaluate your needs, explore options, identify appropriate resources and make informed decisions.



Services Not Covered

Some services are not covered by your EAP. These include, but are not limited to:

- Inpatient or outpatient treatment for any medically treated illness;
- Prescription drugs;
- Treatment or services for mental retardation or autism;
- Counseling services beyond the number of sessions covered under the EAP;
- Services by counselors who are not MBC counselors;
- Counseling required by law or a court, or paid for by Workers Compensation
- Formal psychological and psychiatric evaluations and fitness-for-duty opinions;
- Counseling, including legal consultation, on issues regarding worker's compensation claims, allegations of harassment, litigation related to State employment or disputes involving interpretation of State law and/or regulations;
- Formal excuses for leaves of absence or time off work; and
- Clinical evaluations or recommendations for child custody or child abuse proceedings.

Please note: You must call MBC to access the EAP. If you call a network clinician first, services may not be covered.

About Your Coverage

You, your lawful spouse, and your unmarried, dependent children are eligible to receive assistance and counseling services through MBC for as long as you are employed by the State of California. Children are defined as natural, adopted or step-children who are under age 23. Also eligible are children of any age who are incapable of self-sustaining employment due to a mental or physical disability. Dependent children in the military are not eligible.



Your coverage cannot be canceled, nor can you be denied renewed coverage because of your health status or your use of the EAP. If you think you have been denied coverage for one of these reasons, you may request a review by the California Commissioner of Corporations and/or call MBC at 1-800-6-EAP-4-CA (1-800-632-7422).

You will not be eligible for the EAP if any one of the following events occurs:

- Your employment with the State of California ends;*
- Services are used in a fraudulent or deceptive manner; or
- The contract between the State of California and MBC ends.

* Exceptions:

- 1) Retirees covered by Level 1 services may use the EAP for 90 days after the date of retirement, as may CHP employees who were covered by Level 2; and
- 2) Surviving family members of employees who had Level 1 services may use the EAP for six months after the death of an employee, as may family members of CHP employees who had Level 2 services.

Once your eligibility ends, you and your family members may not continue coverage on an individual basis. If you have any questions about your coverage, call the EAP or contact your department's Employee Assistance Program Coordinator.



Questions: Answers (continued)

When should I call the EAP?



You should call anytime you feel the need for assistance in facing a problem in your life. Balancing all the demands in our lives can be difficult. Your EAP can help you address problems such as workplace issues, family or marital difficulties, problems with alcohol or drugs, feelings of depression, or legal matters. You can also receive information on and referrals to community resources for help with financial concerns, child and elder care, and specialized legal assistance. Whatever your needs are, the EAP is here for you.

What information should I have with me when I call?

You will need to provide your name, the name of your agency or department (and facility name, if applicable), and your collective bargaining identification (CB/ID) code. If you do not know your CB/ID code, MBC can help identify it if you provide your exact job title. When eligible dependents call the EAP, they will need to have the appropriate information about the employee whose benefit plan they are covered under (i.e., parent, spouse).

What can I expect when I call?

When you call MBC, you will speak with an Intake Specialist who will refer you to a counselor in your area. The Intake Specialist will then give you the counselor's telephone number, so you can call and schedule an appointment that is convenient for you. If you have difficulty contacting the counselor, call MBC for assistance.

How many counseling sessions am I eligible for?

The number of counseling sessions for which you are eligible depends on your employment category. Each session lasts approximately 50 minutes. The categories are as follows:

Employment Category	Number of Counseling Sessions ¹ Per Contract Year (Contract Year: July 1 - June 30)
Level 1: Bargaining Units 5 and 7 employees and all exempt, managerial, and supervisory and confidential employees of the California Highway Patrol Bargaining Unit 7 employees (R07), managers (M07), supervisors (S07) and confidential employees (C07) in any other department Bargaining Unit 6 employees (R06), managers (M06), supervisors (S06) and confidential employees (C06) Bargaining Unit 8 employees (R08), managers (M08), supervisors (S08), and confidential employees (C08) including seasonal and intermittent fire fighters	<ul style="list-style-type: none">• Seven (7) counseling sessions per problem type per contract year for the employee• Seven (7) counseling sessions per problem type per contract year for the employee's spouse• Seven (7) counseling sessions per problem type per contract year <u>total</u> for dependent children, not including the employee and spouse
Level 2: All California Highway Patrol, Department of Forestry and Fire Protection (State Fire Marshall), Department of Corrections, Board of Prison Terms, Prison Industry Authority, Department of Youth Authority, Youthful Offender Parole Board, Board of Corrections, and Youth and Adult Correctional Agency employees unless listed above in Level 1	<ul style="list-style-type: none">• Three (3) counseling sessions per problem type per contract year <u>total</u> for the employee, spouse, and dependent children
Level 3: All other employees ²	<ul style="list-style-type: none">• Three (3) counseling sessions <u>total</u> per contract year for the employee• Three (3) sessions <u>total</u> per contract year for the spouse and dependent children

¹ When both spouses are state employees, spouses and family members are entitled to the counseling services under each employee's employment category. Group or family counseling sessions of standard duration with one counselor are counted as one session.
² Refer to **exceptions** on page 7 for description of services available to certain retirees and surviving family members.

Questions: Answers (continued)

What about confidentiality? Will my supervisor be informed if I decide to receive assistance through the EAP?

MBC treats all EAP records and services with the strictest confidence. The personal information shared between you and your EAP counselor will remain confidential, unless you sign a release of information form or if the law requires disclosure. No information will be shared without your written permission.

How much do I have to pay for the counseling sessions?



The full cost of the EAP is paid for by the State of California. You do not have to pay any copayments, co-insurance, or deductibles for any of the EAP services which are authorized by MBC and provided by MBC counselors or consultants.

All counselors and consultants are either employed by or under contract with MBC. By law, every contract between MBC and its counselors provides that, in the event MBC fails to pay for your authorized services, you will not be liable to the counselor for any sums owed by MBC.

If you desire additional services either not covered by this program, or provided by counselors who do not have a contract with MBC, you will be responsible for their payment. Sometimes your group health plan will cover these costs. You should consult your health plan information for specific benefit coverage.

Must I call the EAP if my supervisor refers me?

Participation in your EAP is voluntary. If your supervisor suggests using the program, s/he is offering a helpful resource to resolve a personal problem that may be affecting job performance.

How can I prepare for my counseling appointment?

If you have never seen a counselor before, you can best prepare by taking the following steps:

- Think about why you decided to ask for help at this particular time.
- Consider when the problem began. Often employees seek help because of something stressful or painful that has happened: a death or separation, the anniversary of a painful event, a family or school problem, or a loss of property or home.
- Try to recall when or if you have had similar problems in the past. If you have had similar problems, consider how you have tried to cope.
- Think about what you would like to happen as a result of your contact with MBC. What is your goal? When you see your counselor, be as clear as possible about your needs.
- Be sure to keep your appointment. Seeking help takes courage. Some employees become doubtful or uncertain and either cancel or simply don't show up. Once you have decided to seek help, follow through. Consider it an investment in yourself.



Questions: Answers (continued)

What can I do if I suspect fraud?



MBC has implemented an anti-fraud program in order to detect, deter, and fully investigate suspected fraud on the part of its affiliate providers and/or staff. To maximize protection against fraudulent activity, an anti-fraud hotline is available to all MBC affiliate providers and staff as well as employees (and their household members) of organizations that contract with MBC for EAP services. If you suspect fraud related to submission of claims or other activities related to your EAP benefit, please contact the MBC anti-fraud hotline at 1-800-443-5704.

May I continue with my counselor if my counselor leaves the MBC panel?

If MBC terminates its contract with the counselor you are seeing, but you wish to continue to see the counselor to complete your EAP services, in most cases, you may do so. However, this is contingent upon additional EAP sessions being available and clinically appropriate. You may simply continue seeing the counselor, without seeking MBC approval. If you do so, you will be financially responsible for any counseling sessions you receive beyond those prepaid by the EAP. If your counselor is unable to continue to see you on the same terms and conditions after termination, or if MBC terminated your counselor because of fraud, criminal activity, or incompetence or unprofessional conduct likely to be harmful to client safety or to delivery of client care, MBC will contact you to arrange for referral to another contracted counselor.

What if I need assistance beyond the EAP?

MBC may refer you to your medical benefits or community resources if assistance beyond the EAP is needed.

What if I am unhappy with the EAP or the services I receive?

MBC counselors understand that every problem and every budget is different; they will help you find an affordable solution. Of course, in all cases, the decision to continue care or use other resources is always up to you.

If you are dissatisfied with the EAP services, MBC will work with you to resolve your concerns. In the event that a complaint cannot be resolved through an informal discussion with the appropriate MBC staff member, you may file a formal grievance by calling, 1-800-6-EAP-4-CA (1-800-632-7422). You may also submit a complaint form (obtained by calling 1-800-632-7422) or you may send a letter to:

MBC Clinical Director, MBC
400 Oyster Point Blvd., Suite 306
South San Francisco, CA 94080

Formal complaints will be acknowledged within two working days by MBC's Clinical Director.



Within seven working days of receipt of the complaint, you will receive notification of the status of the grievance. If you are dissatisfied with the Clinical Director's resolution of your complaint, you may request a review by MBC's Grievance Committee. You will be notified of the Grievance Committee's decision, when applicable, within 10 working days of your request for review.

You also have the opportunity to informally express your opinion. After you receive your counseling sessions, you will receive a Service Evaluation Card on which you can provide feedback on the services you received.

(additional questions on back page)

Questions: Answers (continued)

What if I cannot keep my appointment?

MBC understands that you may need to cancel an appointment from time-to-time. If you need to reschedule or cancel your appointment, please call at least 24 hours in advance. Appointments that are canceled **without 24 hour notice** will count as a counseling session (unless the appointment is missed due to an emergency or other circumstance beyond your control.)

Whom can I call if I need more information?

If you have questions about the EAP or services available, call MBC nationwide at 1-800-6-EAP-4-CA (1-800-632-7422). For those using a TTY, please call 1-800-54-CA-TTY (1-800-542-2833). Also, you can contact your department's Employee Assistance Program Coordinator. Further, please keep this brochure handy for quick reference. If you have an emergency medical condition that requires emergency treatment, you should call "9-1-1" or the appropriate local telephone number for emergency services.

The California Department of Corporations is responsible for regulating health care service plans. The department has a toll-free number (1-800-400-0815) to receive complaints regarding health plans. If you have a grievance against the health plan, you should contact the plan and use the plan's grievance process. If you need the department's help with a complaint involving an emergency grievance that has not been satisfactorily resolved by the plan, you may call the department's toll-free number.

